

MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
3017 W. Charleston Blvd., #95
Las Vegas, NV 89102
(702) 870-8700
(702) 870-0034 Fax
Attorney for Plaintiff

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

LONNY B. CUNNINGHAM,)	
)	
Plaintiff,)	CASE NO.
)	
vs.)	
)	
EXPERIAN INFORMATION)	
SERVICES, INC.,)	
)	
Defendant.)	JURY DEMANDED

COMPLAINT

JURISDICTION

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendant perpetrated therein.

PRELIMINARY STATEMENT

2. The Plaintiff brings this action for damages based upon Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 et seq. (hereinafter referred to as "FCRA"), and of state law obligations brought as supplemental claims.

1 13. An excerpt from Plaintiff's February 19, 2013 Equifax
2 profile is attached as Exhibit 5.

3 14. In Exhibit 5 Equifax reports both the Ramos and Ahern
4 judgments as satisfied and does not even report the Hertz judgment.

5 15. On October 9, 2012 Plaintiff received a letter from the
6 Nevada State Contractor's Board (Exhibit 6).

7 16. In Exhibit 6, the Board denied Plaintiff's license due to
8 the existence of the three "delinquent" judgments.

9 17. Exhibit 6 specifically reflects that the negative
10 information was obtained from Plaintiff's October 8, 2012 Experian
11 Credit Report.

12
13 STATEMENT OF CLAIM AS AGAINST DEFENDANT

14 18. In the entire course of its action, Defendant willfully
15 and/or negligently violated the provisions of the FCRA in the
16 following respects:

17 a. By willfully and/or negligently failing, in the
18 preparation of the consumer reports concerning Plaintiff,
19 to follow reasonable procedures to assure maximum possible
20 accuracy of the information in the reports.

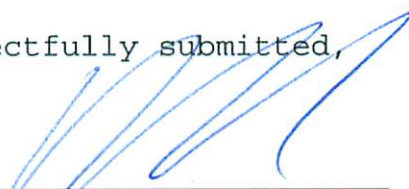
21 b. By willfully and/or negligently failing to comport with
22 FCRA § 1681i.

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against Defendant:

- a) actual damages;
- b) punitive damages;
- c) attorney's fees; and
- d) costs.

Respectfully submitted,



MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
3017 W. Charleston Blvd., #95
Las Vegas, NV 89102
Attorney for Plaintiff



Close window

Online Personal Credit Report from Experian for

Experian credit report prepared for
LONNY CUNNINGHAM
Your report number is
3966-6049-65
Report date:
01/23/2013 —

Index:

- [Contact us](#)
- [Potentially negative items](#)
- [Accounts in good standing](#)
- [Requests for your credit history](#)
- [Personal information](#)
- [Important message from Experian](#)
- [Know your rights](#)



Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included on your report at your request that contain medical information are disclosed to others.

To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

Contact us

[back to top](#)

Need to view your report again or dispute information? Access your report online at www.experian.com/viewreport.

You may also contact us by mail at:

NCAC
P.O. Box 9701
Allen, TX 75013

Or, by phone at:

1 800 493 1058
Monday through Friday, 9 am to 5 pm in your time zone.

Potentially Negative Items or items for further review

[back to top](#)

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Payment history legend

OK	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor

EXHIBIT I

90 Account 90 days past due	IC Insurance claim
120 Account 120 days past due	G Claim filed with government
150 Account 150 days past due	D Defaulted on contract
180 Account 180 days past due	C Collection
CRD Creditor received deed	CO Charge off
FS Foreclosure proceedings started	CLS Closed
F Foreclosed	ND No data for this time period

Public Records

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit items listed later in this report.

WOODLAND MUNICIPAL COURT

Address: 725 COURT ST STE 103
WOODLAND, CA 95695
No phone number available

Identification Number:
G082231

Judgment in favor of:
RAMOS OIL CO INC.

Address Identification Number:
0195439149
Status: Civil claim judgment.

Status Details: This item is scheduled to continue on record until Nov 2015.

Date Filed: 11/24/2008
Date Resolved: NA
Responsibility: Joint

Claim Amount:
\$10,544
Liability Amount:
NA

WOODLAND MUNICIPAL COURT

Address: 725 COURT ST STE 103
WOODLAND, CA 95695
No phone number available

Identification Number:
G081953

Judgment in favor of:
AHERN RENTALS INC.

Address Identification Number:
0195439149
Status: Civil claim judgment.

Status Details: This item is scheduled to continue on record until Dec 2015.

Date Filed: 12/10/2008
Date Resolved: NA
Responsibility: Individual

Claim Amount:
\$47,181 X
Liability Amount:
NA

WOODLAND MUNICIPAL COURT

Address: 725 COURT ST STE 103
WOODLAND, CA 95695
No phone number available

Identification Number:
CV083336

Judgment in favor of:
HERTZ EQUIPMENT RENTAL CORP.

Address Identification Number:
0195439149

Status: Civil claim judgment.

Status Details: This item is scheduled to continue on record until May 2016.

Date Filed:
05/01/2009
Date Resolved:
NA
Responsibility:
Joint

Claim Amount:
\$44,824
Liability Amount:
NA

Credit Items

For your protection, the last few digits of your account numbers do not display.

BANK OF STOCKTON

Address: Account Number:
301 E MINER AVE 212441....
STOCKTON, CA 95202
No phone number available
Address Identification Number:
0195344179

Status: Account charged off. \$2,543 past due as of Mar 2010.

Status Details: This account is scheduled to continue on record until Aug 2015.

Date Opened: 12/2004	Type: Auto Loan	Credit Limit/Original Amount: \$41,356
Reported Since: 01/2005	Terms: 60 Months	High Balance: NA
Date of Status: 03/2010	Monthly Payment: \$0	Recent Balance: \$2,543 as of 03/2010
Last Reported: 03/2010	Responsibility: Individual	Recent Payment: \$0

Payment History:

2010												2009												2008											
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG
CO	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	R	R	30	30	OK	OK	OK	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2007												2006												2005											
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2005												2004												2003											
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2003												2002												2001											
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Account History:
Charge Off as of Mar 2010
Repossession as of Feb 2009, Jan 2009
30 days past due as of Dec 2008, Nov 2008

MERCEDES-BENZ FINANCIAL SERVICES

Address: Account Number:
13650 HERITAGE VALLEY 700253....
PARKWAY
FT WORTH, TX 76177
No phone number available
Address Identification Number:
0522107838

EJ-100

#3

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): After recording return to: 232904 VANESSA MONTAGUE MONTAGUE & VIGLIONE 1500 River Park Drive, Suite 110 Sacramento, CA 95815 TELEPHONE NO.: (916) 929-5018 FAX NO. (Optional): (916) 929-8967 EMAIL ADDRESS (Optional): ATTORNEY FOR (Name): Plaintiff Ramos Oil Co., Inc.		FOR RECORDERS OR SECRETARY OF STATE'S USE ONLY										
SUPERIOR COURT OF CALIFORNIA, COUNTY OF Yolo STREET ADDRESS: 725 Court Street MAILING ADDRESS: CITY AND ZIP CODE: Woodland, CA 95695 BRANCH NAME:		CASE NUMBER: G08-2231										
PLAINTIFF: RAMOS OIL CO., INC., a California corporation DEFENDANT: CONNECT 2 WIRELESS, INC., a California corporation; LONNY BOE CUNNINGHAM												
ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT <input checked="" type="checkbox"/> FULL <input type="checkbox"/> PARTIAL <input type="checkbox"/> MATURED INSTALLMENT		FOR COURT USE ONLY										
<p>1. Satisfaction of the judgment is acknowledged as follows:</p> <p>a. <input checked="" type="checkbox"/> Full satisfaction (1) <input type="checkbox"/> Judgment is satisfied in full. (2) <input checked="" type="checkbox"/> The judgment creditor has accepted payment or performance other than that specified in the judgment in full satisfaction of the judgment.</p> <p>b. <input type="checkbox"/> Partial satisfaction The amount received in partial satisfaction of the judgment is \$</p> <p>c. <input type="checkbox"/> Matured installment All matured installments under the installment judgment have been satisfied as of (date):</p> <p>2. Full name and address of judgment creditor:* Ramos Oil Co., Inc., P.O. Box 401, West Sacramento, CA 95691</p> <p>3. Full name and address of assignee of record, if any:</p> <p>4. Full name and address of judgment debtor being fully or partially released:* Connect 2 Wireless, Inc., a California corporation, Lonny Boe Cunningham, and Lance Jon Umbertis, 108 N. East St., Woodland, CA 95776</p> <p>5. a. Judgment entered on (date): November 24, 2008 b. <input type="checkbox"/> Renewal entered on (date):</p> <p>6. <input checked="" type="checkbox"/> An <input checked="" type="checkbox"/> abstract of judgment <input type="checkbox"/> certified copy of the judgment has been recorded as follows (complete all information for each county where recorded):</p> <table border="1"><thead><tr><th>COUNTY</th><th>DATE OF RECORDING</th><th>INSTRUMENT NUMBER</th></tr></thead><tbody><tr><td>San Luis Obispo</td><td>12/22/08</td><td>2008062543</td></tr><tr><td>Yolo</td><td>12/19/08</td><td>2008-0036949-00</td></tr></tbody></table>				COUNTY	DATE OF RECORDING	INSTRUMENT NUMBER	San Luis Obispo	12/22/08	2008062543	Yolo	12/19/08	2008-0036949-00
COUNTY	DATE OF RECORDING	INSTRUMENT NUMBER										
San Luis Obispo	12/22/08	2008062543										
Yolo	12/19/08	2008-0036949-00										

7. ☐ A notice of judgment lien has been filed in the office of the Secretary of State as file number (specify):

NOTICE TO JUDGMENT DEBTOR: If this is an acknowledgment of full satisfaction of judgment it will have to be recorded in each county shown in item 6 above, if any, in order to release the judgment lien, and will have to be filed in the office of the Secretary of State to terminate any judgment lien on personal property.

Date: April 7, 2009

(SIGNATURE OF JUDGMENT CREDITOR OR ASSIGNEE OF CREDITOR OR ATTORNEY*)
Page 1 of 1

* The names of the judgment creditor and judgment debtor must be stated as shown in any Abstract of Judgment which was recorded and is being released by this satisfaction.
** A separate notary acknowledgment must be attached for each signature.

ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT

Ramos Oil Co., Inc. 314



END OF DOCUMENT

EXHIBIT²

#9

EJ-100

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address):
After recording return to:
Donald T. Dunning (144665)
James MacLeod (249145)
THE DUNNING LAW FIRM
4545 Murphy Canyon Road, Suite 200
San Diego, CA 92123
TELEPHONE NO.: (858) 974-7600
FAX NO. (Optional): (858) 974-7601
E-MAIL ADDRESS (Optional): DDunning@DunningLaw.com
ATTORNEY FOR (Name): PLAINTIFF HERTZ EQUIPMENT RE

SUPERIOR COURT OF CALIFORNIA, COUNTY OF YOLO
STREET ADDRESS: 725 COURT STREET
MAILING ADDRESS: SAME
CITY AND ZIP CODE: WOODLAND, CA 95695
BRANCH NAME: WOODLAND

FOR RECORDER'S OR SECRETARY OF STATE'S USE ONLY

PLAINTIFF: HERTZ EQUIPMENT RENTAL CORPORATION, a corporation DEFENDANT: LONNY CUNNINGHAM aka BOE CUNNINGHAM, an individual; LANCE UMBERTIS, an individual	CASE NUMBER: CV08-3336
ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT <input checked="" type="checkbox"/> FULL <input type="checkbox"/> PARTIAL <input type="checkbox"/> MATURED INSTALLMENT	FOR COURT USE ONLY

- Satisfaction of the judgment is acknowledged as follows:
 - ☒ Full satisfaction
 - ☒ Judgment is satisfied in full.
 - ☐ The judgment creditor has accepted payment or performance other than that specified in the judgment in full satisfaction of the judgment.
 - ☐ Partial satisfaction
The amount received in partial satisfaction of the judgment is \$
 - ☐ Matured installment
All matured installments under the installment judgment have been satisfied as of (date):
- Full name and address of judgment creditor: HERTZ EQUIPMENT RENTAL CORPORATION, a corporation, THE DUNNING LAW FIRM, 4545 MURPHY CANYON ROAD, SUITE 200, SAN DIEGO, CA 92123
- Full name and address of assignee of record, if any: NONE
- Full name and address of judgment debtor being fully or partially released: LONNY CUNNINGHAM aka BOE CUNNINGHAM, an individual, 108 N EAST STREET, WOODLAND, CA 95776
- a. Judgment entered on (date): MAY 1, 2009
b. ☐ Renewal entered on (date):
- ☒ An ☒ abstract of judgment ☐ certified copy of the judgment has been recorded as follows (complete all information for each county where recorded):

COUNTY	DATE OF RECORDING	INSTRUMENT NUMBER
YOLO—	MAY 27, 2009 —	2009-016258-00
- ☐ A notice of judgment lien has been filed in the office of the Secretary of State as file number (specify):

NOTICE TO JUDGMENT DEBTOR: If this is an acknowledgment of full satisfaction of judgment, it will have to be recorded in each county shown in Item 6 above, if any, in order to release the judgment lien, and will have to be filed in the office of the Secretary of State to terminate any judgment lien on personal property.

Date: AUGUST 6, 2009 —

THE DUNNING LAW FIRM

(SIGNATURE OF JUDGMENT CREDITOR OR ASSIGNEE OF CREDITOR OR ATTORNEY*)

Page 1 of 1

*The names of the judgment creditor and judgment debtor must be stated as shown in any Abstract of Judgment which was recorded and is being released by this satisfaction. ** A separate notary acknowledgment must be attached for each signature.

Form Approved for Optional Use
Judicial Council of California
EJ-100 (Rev. January 1, 2005)

ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT

Legal Code of Civil Procedure, §§ 724.050,
Solutions 724.12, 724.250
to FLS

EXHIBIT 3

APR 23, 2009 10:53AM

HERITAGE LAW GROUP

No. 9494 P. 3

EJ-100

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address):
 After recording return to:
 Conor H. McElroy, Esq. SBN 244614
 Porter Law Group, Inc.
 7801 Folsom Boulevard, Suite 101
 Sacramento, California 95826

TELEPHONE NO.: (915) 381-7868

FAX NO. (Optional):

E-MAIL ADDRESS (Optional):

ATTORNEY FOR (Name): Ahern Rentals, Inc.

SUPERIOR COURT OF CALIFORNIA, COUNTY OF Yolo
 STREET ADDRESS: 725 Court Street
 MAILING ADDRESS:
 CITY AND ZIP CODE: Woodland, California 95695
 BRANCH NAME:

FOR RECORDER'S OR SECRETARY OF STATE'S USE ONLY

PLAINTIFF: Ahern Rentals, Inc.

DEFENDANT: Connect 2 Wireless, Inc. et al.

CASE NUMBER: CV08-1953

ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT

☒ FULL ☐ PARTIAL ☐ MATURED INSTALLMENT

FOR COURT USE ONLY

1. Satisfaction of the judgment is acknowledged as follows:
- a. ☒ Full satisfaction
- (1) ☒ Judgment is satisfied in full.
- (2) ☐ The judgment creditor has accepted payment or performance other than that specified in the judgment in full satisfaction of the judgment.
- b. ☐ Partial satisfaction
- The amount received in partial satisfaction of the judgment is \$
- c. ☐ Matured installment
- All matured installments under the installment judgment have been satisfied as of (date):
2. Full name and address of judgment creditor:
 Ahern Rentals, Inc., C/O Conor McElroy, Esq., Porter Law Group, Inc., 7801 Folsom Boulevard, Suite 101, Sacramento, California 95826
3. Full name and address of assignee of record, if any:
4. Full name and address of judgment debtor being fully or partially released:
 Lonny Boe Cunningham, 108 N East Street, Woodland, California 95776

5. a. Judgment entered on (date):
- b. ☐ Renewal entered on (date):
6. ☒ An ☒ abstract of judgment ☐ certified copy of the judgment has been recorded as follows (complete all information for each county where recorded):

COUNTY	DATE OF RECORDING	INSTRUMENT NUMBER
Yolo County	March 27, 2009	2009-0008913-30
Sonoma County	March 31, 2009	2009C28304

7. ☒ A notice of judgment lien has been filed in the office of the Secretary of State as file number (specify):
 09-7187819848

NOTICE TO JUDGMENT DEBTOR: If this is an acknowledgment of full satisfaction of judgment, it will have to be recorded in each county shown in Item 6 above, if any, in order to release the judgment lien, and will have to be filed in the office of the Secretary of State to terminate any judgment lien on personal property.

Date: April 23, 2008

(SIGNATURE OF JUDGMENT CREDITOR OR ASSIGNEE OF CREDITOR OR ATTORNEY)
 Conor H. McElroy, Esq.

Page 1 of 1

*The names of the judgment creditor and judgment debtor must be stated as shown in any Abstract of Judgment which was recorded and is being released by this satisfaction. ** A separate notary acknowledgment must be attached for each signature.

Form Approved for Optional Use
 Judicial Council of California
 EJ-100, Rev. January 1, 2009

ACKNOWLEDGMENT OF SATISFACTION OF JUDGMENT

American LegalNet, Inc.
 www.USCourtForms.com

Code of Civil Procedure, §§ 724.060,
 724.120, 724.250

EXHIBIT 4



Equifax Credit Report™ for Lonny B. Cunningham —

As of: 02/19/2013 —

Available until: 03/21/2013

Confirmation #:3550103659

Report Does Not Update

Section Title	Section Description
1. <u>Credit Summary</u>	Summary of account activity
2. <u>Account Information</u>	Detailed account information
3. <u>Inquiries</u>	Companies that have requested or viewed your credit information
4. <u>Negative Information</u>	Bankruptcies, liens, garnishments and other judgments
5. <u>Personal Information</u>	Personal data, addresses, employment history
6. <u>Dispute File Information</u>	How to dispute information found on this credit report
7. <u>Summary of Your Rights Under the FCRA</u>	Summary of Your Rights Under the FCRA
8. <u>Remedying the Effects of Identity Theft</u>	Remedying the Effects of Identity Theft
9. <u>Your Rights Under State Law</u>	Your Rights Under State Law

Credit Summary

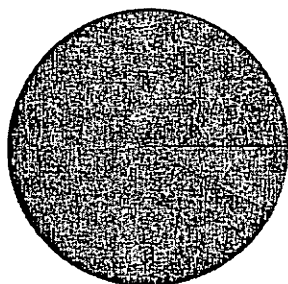
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	1	\$0	\$0	\$8,954	0 %	\$0	0
Installment	1	\$29,213	\$0	\$42,965	68 %	\$410	1
Revolving	3	\$2,408	\$16,592	\$19,000	13 %	\$41	1
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	5	\$31,621	\$16,592	\$70,919	45 %	\$451	2

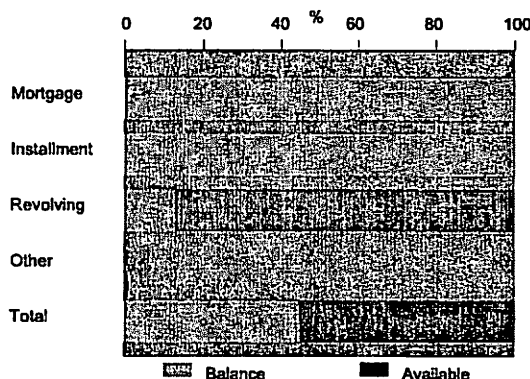
Debt by Account Type



- Mortgage-0%
- Installment-92%
- Revolving-8%
- Other-0%

NOTE: Total may not equal 100% due to rounding

Debt to Credit Ratio by Account Type



Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History

2003 Years, 3 Months

EXHIBIT 5

Account Owner:	Individual Account.	High Credit:	\$ 15,000
Type of Account :	Line of Credit	Credit Limit:	\$ 15,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/01/2005	Balance:	\$ 0
Date Reported:	01/01/2010	Amount Past Due:	
Date of Last Payment:	02/2009	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	02/2009
Date Major Delinquency First Reported:		Months Reviewed:	47
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2009	Type of Loan:	Line of Credit
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009												
2008										30		
2007												
2006												
2005												

Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no Collections on file.

Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Bankruptcies on file.

Judgments

Type:

Judgment ☒

Date Filed:

12/2008

30

Judgments

Case Number: CV081953

Court Number/Name:

Court Address: 625 Court St
Woodland , CA 956953448

Plaintiff: AHERN RENTALS INC

Defendant: CUNNINGHAM LONNY B

Amount: \$47,181

Status:

Date Reported: N/A

Satisfied Date:

Verified Date:

Comments:

Judgments

Type: Satisfied Judgment

Date Filed: 11/2008

Case Number: G082231

Court Number/Name:

Court Address: 625 Court St
Woodland , CA 956953448

Plaintiff: RAMOS OIL CO INC A CALIFORNIA CORPORATIO

Defendant: CUNNINGHAM LONNY B

Amount: \$10,544

Status:

Date Reported: N/A

Satisfied Date: 04/2009

Verified Date:

Comments:

Judgments

Type: Satisfied Judgment

Date Filed: 12/2008

Judgments

Case Number:	2009000891300
Court Number/Name:	
Court Address:	625 Court St Woodland , CA 956953448
Plaintiff:	AHERN RENTALS
Defendant:	LONNIE BOE CUNNINGHAM
Amount:	\$47,181
Status:	
Date Reported:	N/A
Satisfied Date:	04/2009 X
Verified Date:	02/2010
Comments:	

You have no Tax Liens on file.

Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name: Lonny B. Cunningham

Social Security Number: XXX-XX-2387

Age or Date of Birth: 63

Formerly Known As: Lonny B. Cunningham Cunningham B. Lonny

Address Information

Current/Previous	Street Address	Date Reported
Current	1631 GROVE AVEWOODLAND,CA,95695	Last Reported 02/19/2013
Former Address1	6 TADLOCK PLWOODLAND,CA,95776	Last Reported 07/06/2012
Former Address2	108 N EAST STWOODLAND,CA,95776	Last Reported 01/02/2012
Former Address3	18135 COUNTY ROAD 94B WOODLAND,CA,95695	Last Reported 02/05/2013
Former Address4	814 CALIFORNIA STWOODLAND,CA,95695	Last Reported 09/13/2010
Former Address5	1555 BEDELL CTROSEVILLE,CA,95747	Last Reported 09/13/2010

Other Identification

32

BRIAN SANDOVAL
Governor

State Of Nevada



STATE CONTRACTORS BOARD

Reply To:

Southern Nevada
2310 Corporate Circle, Suite 200
Henderson, Nevada 89074
(702) 486-1100
Fax (702) 486-1190
Investigations: (702) 486-1110

www.nscb.state.nv.us

Northern Nevada
9670 Gateway Drive, Suite 100
Reno, Nevada 89521
(775) 688-1141
Fax (775) 688-1271
Investigations: (775) 688-1150

MEMBERS
Guy M. Wells, Chairman
Thomas "Jim" Alexander
Kevin E. Burke
Margaret Cavin
Donald L. Drake
Nathaniel W. Hodgson, III
Stephen P. Quinn

October 9, 2012

Lonny Cunningham
CONFIDENTIAL
1631 Grove Ave
Woodland, CA 95695

Reference: Credit Report

Dear Mr. Cunningham:

After reviewing your application for Nevada State contractor's license the following item(s) are required:

- (a) The Experian credit report of October 8, 2012 indicates there are judgments delinquent, open collection and or charged-off accounts. These items are as follows:

Subscriber	Date	Amount (Past Due)	Reference Number
Collection:			
BANK OF STOCKTON-AUTO	12/29/04	\$2,543.00	XX3856

JUDGMENT: WOODLAND MUNICIPAL COURT 5/1/09 \$44,824.00 - Pg #2 thru #5
WOODLAND MUNICIPAL COURT 12/10/08 \$47,181.00 - Pg #6 thru #11
WOODLAND MUNICIPAL COURT 11/24/08 \$10,544.00 - Pg #12 thru #17

Please advise the undersigned, in writing within 30 days, the status of these account(s). If these accounts have been paid, please provide proof of payment (if providing a copy of a check, you must copy both front and back of check). This information was obtained through Experian and you may obtain a copy of this report by calling (888) 397-3742.

Should you have any questions regarding this matter please contact me at 702-486-1120 or at fax to 702-486-1190. My e-mail address is lbedsole@nscb.state.nv.us.

Sincerely,

Lisa Bedsole
License Analyst

Cc: Cynthia Gee, Licensing Supervisor
Pending Application

EXHIBIT 6